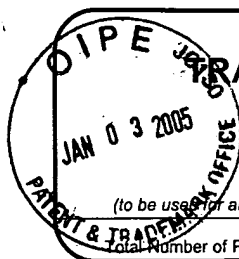


IFW



TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

2

Application Number

10/726,754

Filing Date

December 2, 2003

First Named Inventor

Witherspoon, Glenn Steven

Art Unit

2876

Examiner Name

Uyen-Chau N. Le

Attorney Docket Number

022009-000110US

ENCLOSURES (Check all that apply)

| | | |
|--|--|--|
| <input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD | <input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard Response to Restriction Requirement (1p) |
| Remarks: The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430. | | |

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

| | | | |
|--------------|------------------------------------|----------|--------|
| Firm Name | Townsend and Townsend and Crew LLP | | |
| Signature | <i>Paul C. Haughey</i> | | |
| Printed name | Paul C. Haughey | | |
| Date | December 28, 2004 | Reg. No. | 31,836 |

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

| | | | |
|-----------------------|----------------------|------|-------------------|
| Signature | <i>Gloria Sikora</i> | | |
| Typed or printed name | Gloria Sikora | Date | December 28, 2004 |



PATENT
Docket No.: 022009-000110US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Glenn Steven Witherspoon

Application No.: 10/726,754

Filed: December 2, 2003

For: PERSONAL DIGITAL ACCOUNT
REGISTER

Examiner: Uyen-Chau N. Le

Art Unit: 2876

RESPONSE TO
RESTRICTION REQUIREMENT

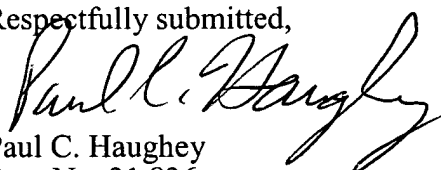
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

December 28, 2004

Sir:

In response to the restriction requirement mailed November 30, 2004,
applicant elects to prosecute the claims of Group I, **claims 1-12**, drawn to a method for
reconciling a financial account bearing records.

Respectfully submitted,


Paul C. Haughey
Reg. No. 31,836

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